

**SUMMARY OF 1998
RESIDENTIAL MARKET TOTALS**

1998 Experience Year	Written Premiums	No. of Policies	Market Share *	EQ Premiums	No. of EQ Policies	Market Share *	% with EQ **
Total CEA Companies	2,740,450,596	5,546,667	70.54%	399,348,674	942,469	68.71%	16.99%
Total Residential Mkt (Excluding CEA)	1,302,605,866	2,316,408	29.46%	189,375,775	429,193	31.29%	18.53%
Total Residential Mkt (Including CEA)	4,043,056,462	7,863,075	100.00%	588,724,450	1,371,662	100.00%	17.44%
Total Homeowners Market	3,350,719,574	5,439,280	69.17%	516,794,750	978,961	71.37%	18.00%
Total Rental Market	144,793,729	546,179	6.95%	4,401,684	101,873	7.43%	18.65%
Total Condominium Market	109,549,364	405,708	5.16%	18,363,722	129,280	9.43%	31.87%
Total Dwelling Fire Market	349,561,942	1,145,333	14.57%	41,146,192	87,263	6.36%	7.62%
Total Mobilehome Market	88,431,853	326,575	4.15%	8,018,101	74,285	5.42%	22.75%
Total Residential Mkt (Including CEA)	4,043,056,462	7,863,075	100.00%	588,724,450	1,371,662	100.00%	17.44%
California FAIR Plan	90,691,564	266,923	23.31%	12,570,812	17,191	19.70%	6.44%
Total Dwelling Fire (Excluding CA FAIR Plan)	258,870,378	878,410	76.69%	28,575,380	70,072	80.30%	7.98%
Total Dwelling Fire Market	349,561,942	1,145,333	100.00%	41,146,192	87,263	100.00%	7.62%

* Market share represents the percentage of policies to total residential market.

** Percent with EQ represents the percentage of policies that also have EQ coverage.

*** Due to rounding, totals in shaded area may not balance.